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	6	20020029248		2002-03	3-07	Cook et al.					
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	1	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.						
	2	"Checkfree delivers e-bill, " Internet Week, September 30, 1996.						
	3	"Utilities, phone companies pilot electronic billin, " Item Processing Report, November 7, 1996.						
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